Case 08-21757 Doc 1 Filed 08/19/08 Entered 08/19/08 12:23:45 Desc Main Document Page 1 of 13

B1 (Official	Form 1)(1/	08)				001011		90 - 0				
			United No			ruptcy of Illino					Voluntary Pet	ition
Name of Debtor (if individual, enter Last, First, Middle):  Prince, Tanyika M.					Name	Name of Joint Debtor (Spouse) (Last, First, Middle):						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)					IN Last f	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)						
xxx-xx-4274 Street Address of Debtor (No. and Street, City, and State): 7125 S. Spaulding Chicago, IL						Street Address of Joint Debtor (No. and Street, City, and State):						
						ZIP Code <b>60629</b>	:					ZIP Code
County of R	Residence or	of the Prin	cipal Place o	of Busines	s:		Count	y of Reside	ence or of the	Principal Pl	ace of Business:	
Mailing Add	dress of Deb	otor (if diffe	erent from st	reet addres	ss):		Mailii	ng Address	of Joint Debt	tor (if differe	nt from street address):	
					Г	ZIP Code	:				<u>;</u>	ZIP Code
Location of (if different	Principal A from street			r								
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1 Rail Stoo	Nature of Business (Check one box)  Health Care Business Single Asset Real Estate as defin in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organiza under Title 26 of the United Stat Code (the Internal Revenue Code			☐ Chapt☐	the 1 ter 7 ter 9 ter 11 ter 12	Petition is F	ptcy Code Under Which iled (Check one box) hapter 15 Petition for Recogn a Foreign Main Proceeding hapter 15 Petition for Recogn a Foreign Nonmain Proceedi	nition	
			☐ Deb				tates "incurred by an individual primarily for					
		_	ee (Check o	ne box)			1	one box:		Chapter 11		51D)
<ul> <li>Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>				Check	<ul> <li>□ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>□ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>Check if:</li> <li>□ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</li> <li>Check all applicable boxes:</li> <li>□ A plan is being filed with this petition.</li> <li>□ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</li> </ul>							
☐ Debtor e	Administrates that estimates that ill be no fund	nt funds will nt, after any	l be availabl exempt pro	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS FOR COURT USE O	INLY
Estimated N	Number of C  50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated L  \$0 to \$50,000	Liabilities	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

B1 (Official Fo	Case 08-21757 Doc 1 Filed 08/19/08		23:45 Desc Main		
	ry <b>Petition</b> Document	Page 2 of 13 Name of Debtor(s):	Page 2		
	ust be completed and filed in every case)	Prince, Tanyika M.			
(1 nis page m	All Prior Bankruptcy Cases Filed Within Las	4 9 V (IF 1 1			
Location	An Thor Danki uptey Cases Flied Within Las	Case Number:	Date Filed:		
Where Filed:	- None -	Cuse Ivallioer.	Date Flied.		
Location Where Filed:		Case Number:	Date Filed:		
Po	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more th	an one, attach additional sheet)		
Name of Deb - None -	tor:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
forms 10K a pursuant to and is reque	Exhibit A  pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.)  A is attached and made a part of this petition.	(To be completed if debtor is an individual, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Company of the	Exhibit B  all whose debts are primarily consumer debts.)  ed in the foregoing petition, declare that I e or she] may proceed under chapter 7, 11, ode, and have explained the relief available critify that I delivered to the debtor the notice  (s)  (Date)		
No.	bleted by every individual debtor. If a joint petition is filed, ear D completed and signed by the debtor is attached and made a		a separate Exhibit D.)		
☐ Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.			
	Information Regardin	g the Debtor - Venue			
_	(Check any ap				
•	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	a longer part of such 180 days than	in any other District.		
	There is a bankruptcy case concerning debtor's affiliate, ge		_		
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Certification by a Debtor Who Reside		erty		
	(Check all appl Landlord has a judgment against the debtor for possession		l, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the the entire monetary default that gave rise to the judgment for	ere are circumstances under which to possession, after the judgment for	he debtor would be permitted to cure		
	Debtor has included in this petition the deposit with the corafter the filing of the petition.				
	Debtor certifies that he/she has served the Landlord with th	is certification. (11 U.S.C. § 362(1)).			

States Code, specified in this petition.

Signature of Authorized Individual Printed Name of Authorized Individual

Title of Authorized Individual

Date

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

#### United States Bankruptcy Court Northern District of Illinois

In re	Tanyika M. Prince	Case No.		
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone,
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: January Thur
Tanyika M. Prince
Date: 81808

or

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney
I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan	$\chi$	8018118				
Printed Name of Attorney	Signature of Attorney	Date				
Address:	•					
55 E. Jackson Blvd.						
Suite 650						
Chicago, IL 60604						
(312)294-8989						
Certificate of Debtor  I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Tanyika M. Prince	x Myy //	RIBIN				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X					
	Signature of Joint Debtor (if any)	Date				

ACS P.O. Box 78844 Phoenix, AZ 85062

ADT Security Services, Inc. P.O. Box 96175
Las Vegas, NV 89193

America Servicing Co. P.O. Box 1820 Newark, NJ 07101-1820

ASG 205 Bryant Woods South Amhurst, NY 14228

AT&T
Bankruptcy Dept., attn: Linda Adams
6021 S. Rio Grande, 1st Floor
Orlando, FL 32859

AT&T
Bankruptcy Dept., attn: Linda Adams
6021 S. Rio Grande, 1st Floor
Orlando, FL 32859

AT&T
Bankruptcy Dept., attn: Linda Adams
6021 S. Rio Grande, 1st Floor
Orlando, FL 32859

AT&T c/o West Asset Mgmt. P.O. Box 2348 Sherman, TX 75091-2348

Aurora Loan Services Attn: Bankruptcy Dept. 601 5th Ave., P.O. Box 1706 Scottsbluff, NE 69363-1706

Bank of America P.O. Box 15026 Wilmington, DE 19886-5726 Bank of America P.O. Box 15026 Wilmington, DE 19886-5726

Chase Cardmember Services P.O. Box 15298 Wilmington, DE 19850-5298

Chase c/o National Enterprise Systems 29125 Solon Road Solon, OH 44139-3442

Citi Bank P.O. Box 6418 The Lakes, NV 88901-6418

City of Chicago

City of Chicago c/o Wexler & Wexler 500 W. Madison Street, Ste. 2910 Chicago, IL 60661-2587

City of Chicago c/o Wexler & Wexler 500 W. Madison Street, Ste. 2910 Chicago, IL 60661-2587

City of Chicago Dept. of Building 120 N. Racine Avenue Chicago, IL 60607

City of Chicago Dept. of Water 333 S. State, Suite L10 Chicago, IL 60604

City of Chicago Dept. of Water 333 S. State, Suite L10 Chicago, IL 60604

City of Chicago Dept. of Water 333 S. State, Suite L10 Chicago, IL 60604

City of Chicago Dept. of Water 333 S. State, Suite L10 Chicago, IL 60604

City of Chicago Dept. of Water 333 S. State, Suite L10 Chicago, IL 60604

ComEd

Attn: Bankruptcy Dept. 2100 Swift Drive Oak Brook, IL 60523

ComEd

Attn: Bankruptcy Dept. 2100 Swift Drive Oak Brook, IL 60523

ComEd

Attn: Bankruptcy Dept. 2100 Swift Drive Oak Brook, IL 60523

Countrywide Visa - First USA Carmember Services P.O. Box 15298 Wilmington, DE 19850-5298

EMC Mortgage Corp. Customer Service Dept. P.O. Box 141358 Irving, TX 75014-1358

FIA Card Services P.O. Box 22021 Greensboro, NC 27420-2021

HSBC Mortgage Services Attn: Bankruptcy Dept. P.O. Box 9068 Brandon, FL 33509-9068 Indymac Bank 6900 Beatrice Drive Kalamazoo, MI 49009

Indymac Bank, F.S.B.
c/o Codilis & Associates, P.C.
15W030 N. Frontage Road, Ste. 100
Burr Ridge, IL 60527

Mortgage Electronic Regis c/o Jaros Tittle & O'Toole 20 N. Clark Street, Ste. 510 Chicago, IL 60602

Mortgage Electronic Regis c/o Jaros Tittle & O'Toole 20 N. Clark Street, Ste. 510 Chicago, IL 60602

Old Republic 307 N. Michigan Ave., 15th Fl. Chicago, IL 60601

Peoples Gas ATTN: Bankruptcy Dept. 130 E. Randolph Drive, 14th Floor Chicago, IL 60601

Peoples Gas ATTN: Bankruptcy Dept. 130 E. Randolph Drive, 14th Floor Chicago, IL 60601

Peoples Gas ATTN: Bankruptcy Dept. 130 E. Randolph Drive, 14th Floor Chicago, IL 60601

Peoples Gas c/o Collection Company of America P.O. Box 601 Norwell, MA 02061-0601 Public Storage c/o Allied Interstate P.O. Box 361774 Columbus, OH 43236

Sallie Mae Servicing 1002 Arthur Drive Attn: Legal/Bankruptcy Dept. Lynn Haven, FL 32444

Sprint\*
Customer Service
P.O. Box 8077
London, KY 40742

T-Mobile\*
Attn: Bankruptcy Dept.
P.O. Box 37380
Albuquerque, NM 87176

Target National Bank 3901 W. 53rd Street Sioux Falls, SD 57106-4216

Target c/o Blatt Hasenmiller Leibsker & Mo 125 S. Wacker Drive Chicago, IL 60606-4440

TCF Bank 500 W. Joliet Road Willowbrook, IL 60527

The Cit Group/Consumer Finance, Inc 715 S. Metropolitan Avenue P.O. Box 24330 Oklahoma City, OK 73124-0330

U.S. Bank N.A. c/o Codilis & Associates, P.C. 15W030 N. Frontage Road, Ste. 100 Burr Ridge, IL 60527 Vacant Property Security (VPS) 329 W. 18th Street, Ste. 714 Chicago, IL 60616

Washington Mutual Bank Card Services P.O. Box 660487 Dallas, TX 75266-0487